IN THE CLAIMS:

1. (previously presented) A system for facilitating transactions comprising:

a charging terminal for charging an account based on an account number;

a scanner for obtaining biometric information; and

first means for employing said biometric information to automatically provide said account number to said charging terminal.

2. (original) The system of Claim 1 wherein said first means is a credit card or Automated Teller Machine (ATM) terminal, and wherein said account number includes a credit number and a corresponding expiration date or an ATM number and a corresponding personal identification number.

3. (previously presented) The system of Claim 1 wherein said first means includes means for automatically selecting, based on said biometric information, an account from among plural accounts .

4. (original) The system of Claim 3 further including second means for enabling a user to control which account number is selected by said first means.

5. (original) The system of Claim 4 wherein said second means includes third means for enabling a user to prioritize plural accounts, an available account with the highest priority being automatically selected by said first means.

6. (original) The system of Claim 4 wherein said second means includes software that enables a user to trigger automatic selection of an account based on which type of biometric information or combination of biometric information that said user provides.

7. (original) The system of Claim 4 wherein said system further includes fourth means for providing transaction information, including amount of said transaction and/or type of said transaction, to said first means.

8. (previously presented) The system of Claim 7 wherein said second means includes fifth means for enabling a user to specify selection rules or selection criteria, based on said transaction information, that dictate which account is selected by said first means.

9. (original) The system of Claim 7 wherein said first means includes sixth means for employing transaction type information to limit selection of account numbers to only those account numbers that are associated with accounts that are compatible with said transaction type.

10. (previously presented) The system of Claim 4 wherein said first means includes a database that is remotely accessible to a user, said database including means for authenticating said user before allowing said user to alter selection rules associated with accounts of said user.

11. (original) The system of Claim 1 wherein said system further includes seventh means for automatically providing transaction information to said charging terminal.

12. (original) The system of Claim 11 wherein said seventh means includes eighth means for wirelessly interrogating product tags associated with products to be purchased and computing a total in response thereto and forwarding said total to said charging terminal.

13. (original) The system of Claim 12 wherein said product tags include tag code information pertaining to products associated with said tags, said tag code information associated with product price.

14. (previously presented) The system of Claim 13 further including means for selectively disabling anti-theft alarm-triggering features of said tags or unlocking said tags in response to one or more signals from said eighth means.

15. (currently amended) A system for facilitating a financial transaction comprising:

first means for measuring one or more biological characteristics of a user;

second means for~~ ~~automatically selecting an account from plural accounts associated with a user ~~and authorizing said financial transaction~~ based on said one or more biological characteristics and providing a transaction signal in response thereto; and

third means for implementing a funds transfer to or from said selected account in accordance with said financial transaction in response to said transaction signal.

16. (currently amended) The system of Claim 15 wherein said first means includes means for providing a first signal based on said one or more biological characteristics, said first signal acting as an authorization signal, an authentication signal, and an account-selection signal, said second means providing said transaction signal based on said first signal, and wherein said second means does not require participation of a clearing house.

17. (amended) The system of Claim 16 wherein said second means further includes a database for selectively outputting account information contained in said transaction signal based on said first signal.

18. (original) The system of Claim 17 wherein said database includes an account list, said account list being user-configurable, thereby enabling a user to selectively control which account is automatically selected by said second means in response to said first signal.

19. (original) The system of Claim 18 further including means for identifying a user before enabling said user to access or configure information that is stored via said database and that is associated with said user.

20. (previously presented) The system of Claim 17 further including means for enabling a user to predetermine account selection rules for accounts listed in said database, said selection rules determining which account is selected in response to a charge initiated by said system.

21. (original) The system of Claim 20 wherein said means for enabling includes a terminal positioned remotely from a point-of-sale associated with said financial transaction.

22. (original) The system of Claim 19 wherein said second means includes means for employing said first signal to authenticate said user before providing said transaction signal to said third means.

23. (currently amended) The system of Claim 22 ~~wherein said second means includes~~further including means for storing information pertaining to said one or more biological characteristics of a user when said means for employing fails to authenticate said user.

24. (previously presented) The system of Claim 15 wherein said third means includes a credit card, charge card, and/or Automated Teller Machine (ATM) charging module, and wherein said transaction signal includes a selected credit card, charge card, or ATM card number associated with said user and any relevant pins or dates.